

MELLINGER, SANDERS & KARTZMAN, LLC

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By: Steven P. Kartzman, Esq.

Attorneys for Trustee, Steven P. Kartzman



Order Filed on September 26,
2017 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

In re:

**JOSEPH T. AND YVETTE L.
GUARRACINO,**

Debtor.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Case No. 14-30441 (SLM)

Chapter 7

Honorable Stacey L. Meisel

**ORDER TO DISALLOW, MODIFY, AND FIX TREATMENT OF CLAIMS PURSUANT
TO FED R. BANKR. P. 3007(d) AND 11 U.S.C. § 502**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

DATED: September 26, 2017

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page 2 of 2

Debtor: Joseph T. and Yvette L. Guarracino

Case No.: 14-30441 (SLM)

Caption: Order TO DISALLOW, MODIFY AND FIX TREATMENT OF CLAIMS PURSUANT TO FED R.
BANKR. P. 3007 AND 11 U.S.C. § 502

This matter having been brought before the Court by Mellinger, Sanders & Kartzman, LLC, attorneys for Steven P. Kartzman, Chapter 7 Trustee (the “Trustee”), by Notice of Motion to Disallow, Modify and Fix Treatment of Claims, and the Court having considered opposition thereto, if any; and good cause having been shown, it is hereby

ORDERED AS FOLLOWS:

1. Claim No. 3-1 filed on February 16, 2015 by TD Bank N.A. on the Claims Register is hereby reclassified as a general unsecured claim in the amount of \$32,614.54.
2. A copy of this Order shall be served on all interested parties within 7 days of the date hereof.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Joseph T. Guarracino
Yvette L. Guarracino
DebtorsCase No. 14-30441-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 28, 2017.

db/jdb +Joseph T. Guarracino, Yvette L. Guarracino, 17 Sycamore Court, Westwood, NJ 07675-3523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 26, 2017 at the address(es) listed below:

Alla Kachan on behalf of Defendant Joseph T. Guarracino alla@kachanlaw.com
 Alla Kachan on behalf of Joint Debtor Yvette L. Guarracino alla@kachanlaw.com
 Alla Kachan on behalf of Debtor Joseph T. Guarracino alla@kachanlaw.com
 Andrew R. Turner on behalf of Plaintiff Nathel & Nathel courts@turnerlaw.net
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18,
 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Dipesh Patel on behalf of Plaintiff Joseph T. Guarracino dipesh.patel@saul.com
 Dipesh Patel on behalf of Debtor Joseph T. Guarracino dipesh.patel@saul.com
 Dipesh Patel on behalf of Joint Debtor Yvette L. Guarracino dipesh.patel@saul.com
 Dipesh Patel on behalf of Plaintiff Yvette L. Guarracino dipesh.patel@saul.com
 Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
 Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18,
 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 jgoldman@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Nicole Alison Corona on behalf of Trustee Steven P. Kartzman ncorona@msklaw.net
 Stephen B. Ravin on behalf of Plaintiff Yvette L. Guarracino sravin@saul.com, jgillman@saul.com
 Stephen B. Ravin on behalf of Debtor Joseph T. Guarracino sravin@saul.com, jgillman@saul.com
 Stephen B. Ravin on behalf of Plaintiff Joseph T. Guarracino sravin@saul.com, jgillman@saul.com
 Stephen B. Ravin on behalf of Joint Debtor Yvette L. Guarracino sravin@saul.com,
 jgillman@saul.com
 Steven P. Kartzman kartztee@optonline.net,
 jzapata@msklaw.net;njl6@ecfbis.com;angiea@msklaw.net;jloewenstein@msklaw.net
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 jzapata@msklaw.net;njl6@ecfbis.com;angiea@msklaw.net;jloewenstein@msklaw.net

TOTAL: 18